Fill in this information to identify the case: Filed 09.	/17/20 Entered	1 09/17/20 10:48:42	Page 1 of 5
Debtor 1 <u>John I Magnone</u>			
Debtor 2 Autumn M. Magnone (Spouse, if filing)			
United States Bankruptcy Court for the: Northern	District of West Virginia		
Case number15-00009	(cide)		

### Form 4100R

# **Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage	Information		
Name of creditor:	BSI Financial Services		Court claim no. (if known):
		0 8 4 0	3
Last 4 digits of any	number you use to identify the debtor's accou	nt: $\frac{0}{8} + \frac{4}{9} = \frac{0}{10}$	
Property address:	X	_	
	Number Street		
	101 Bird Way	_	
	Weirton, WV 26062		
	City State ZIP Code		
Part 2: Prepetition	n Default Payments		
Check one:			
Creditor agrees the on the creditor's c	nat the debtor(s) have paid in full the amount requiaim.	uired to cure the prepetition defa	ault
Creditor disagrees on the creditor's o of this response is	s that the debtor(s) have paid in full the amount a claim. Creditor asserts that the total prepetition and s:	required to cure the prepetition d mount remaining unpaid as of th	lefault e date \$
Part 3: Postpetition	on Mortgage Payment		
Check one:			
Creditor states the the Bankruptcy Co	at the debtor(s) are current with all postpetition pode, including all fees, charges, expenses, escro	ayments consistent with § 1322( w, and costs.	(b)(5) of
The next postpeti	tion payment from the debtor(s) is due on:	MM / DD / YYYY	
Creditor states the of the Bankruptcy	at the debtor(s) are not current on all postpetitior Code, including all fees, charges, expenses, es	n payments consistent with § 132 crow, and costs.	22(b)(5)
Creditor asserts to	hat the total amount remaining unpaid as of the o	date of this response is:	
a. Total postpetit	ion ongoing payments due:		(a) \$ 960.03
b. Total fees, cha	arges, expenses, escrow, and costs outstanding		0.00
·			
c. Total. Add line			(c) \$ <u>960.03</u>
	hat the debtor(s) are contractually postpetition payment(s) that first became	08/01/2020	

# No. 5:15-bk-00009 Doc 129 Filed 09/17/20 Entered 09/17/20 10:48:42 Page 2 of 5

15-00009

	ohn J. Magnone	Case number (if known)
Fire	st Name Last Name	
50W 24	united Burning of History	
Part 4: Ite	mized Payment History	
16.0	Part Office of the Company of the Co	and in fall or about in Dark Other than
	or disagrees in Part 2 that the prepetition arrearage has been	
	e not current with all postpetition payments, including all fees, must attach an itemized payment history disclosing the follow	
	filing through the date of this response:	mig amounto nom the date of the
	ents received;	
all fees,	costs, escrow, and expenses assessed to the mortgage; and	
all amou	ints the creditor contends remain unpaid.	
Part 5: Sig	gn Here	
	n completing this response must sign it. The response m	ust be filed as a supplement to the creditor's
proof of cla	aim.	
Check the ap	propriate box::	
☐ I am the	creditor.	
_	creditor's authorized agent.	
	0.001.07 0 001.101.100 0 <b>.0</b> 00.11	
	der penalty of perjury that the information provided in thi	s response is true and correct
to the best of	of my knowledge, information, and reasonable belief.	
-	nt your name and your title, if any, and state your address and	
from the noti	ice address listed on the proof of claim to which this response	applies.
	CIM	
	JUT	
×	/	Date 09/ 17 / 2020
	Signature	
		G IS DOLD' IS
Print	Timothy J. Amos	TitleCounsel for BSI Financial Services
	First Name Middle Name Last Name	
Company	Golden and Amos PLLC	
If different from	n the notice address listed on the proof of claim to which this response a	pplies:
Address	543 Fifth Street	
	Number Street	
	Parkersburg WV 26101	
	City State ZIP Code	
Contact phone	(304) 485 - 3851	Emaildcramlet@goldenamos.com

Debtor 1



Lo	an information.
Loan#	
Borrower	Magnone
BK Case #	15-00009
Date Filed	1/6/2015
First Post Petition	*
Due Date	2/1/2015
POC Covers	6/1/13-1/1/15

P&I	Escrow	Total	Notice Filed	Date
\$642,74	\$352.45	\$995.19	Filed w/POC	2/1/2015
\$642.74	\$354.39	\$997.13	NOPC	2/1/2016
\$642.74	\$472.31	\$1,115,05	NOPC	3/1/2017
\$642.74	\$222.34	\$865.08	NOPC	6/1/2017
\$642,74	\$182.20	\$824.94	NOPC	11/1/2019
	\$0.00			

Date Call	Amount Rcvd	Post Pet Due Date	Amt Due	Over/Short	Suspense Credit	Suspense Debit	Suspense Balance	Comments
2/26/2015	\$1,648.50	3/1/2015	\$995,19	\$653.31	\$653,31		\$653.31	
3/30/2015	\$1,348.20	4/1/2015	\$995.19	\$353.01	\$353,01		\$1,006.32	
3/30/2015		5/1/2015	\$995,19	-\$995.19		\$995.19	\$11.13	
4/27/2015	\$998.90	6/1/2015	\$995.19	\$3.71	\$3.71		\$14.84	
5/27/2015	\$998.90	7/1/2015	\$995.19	\$3.71	\$3.71		\$18.55	
6/26/2015	\$998.90	8/1/2015	\$995,19	\$3.71	\$3.71		\$22.26	
7/29/2015	\$998.90	9/1/2015	\$995.19	\$3.71	\$3.71		\$25.97	
8/27/2015	\$998.90	10/1/2015	\$995.19	\$3.71	\$3.71		\$29.68	
9/29/2015	\$998,90	11/1/2015	\$995,19	\$3.71	\$3.71		\$33.39	
10/28/2015	\$998.90	12/1/2015	\$995.19	\$3,71	\$3.71		\$37.10	
1/29/2016	\$995.19	1/1/2016	\$995.19	\$0.00			\$37.10	
2/26/2016	\$997.13	2/1/2016	\$997.13	\$0.00			\$37.10	
3/29/2016	\$997.13	3/1/2016	\$997.13	\$0.00			\$37.10	
5/27/2016	\$997.13	4/1/2016	\$997.13	\$0.00			\$37.10	
7/28/2016	\$997.13	5/1/2016	\$997.13	\$0.00			\$37.10	
8/30/2016	\$997.13	6/1/2016	\$997.13	\$0.00			\$37.10	
9/28/2016	\$1,994.26	7/1/2016	\$997.13	\$997.13	\$997.13		\$1,034.23	
9/28/2016		8/1/2016	\$997.13	-\$997.13		\$997.13	\$37.10	
11/22/2016	\$997.13	9/1/2016	\$997.13	\$0,00			\$37.10	
12/22/2016	\$1,994.26	10/1/2016	\$997.13	\$997.13	\$997.13		\$1,034.23	
12/22/2016		11/1/2016	\$997.13	-\$997.13		\$997.13	\$37.10	
2/27/2017	\$1,994.26	12/1/2016	\$997.13	\$997.13	\$997.13		\$1,034.23	
12/27/2017		1/1/2017	\$997.13	-\$997.13		\$997.13	\$37.10	
3/30/2017	\$1,115.05	2/1/2017	\$997.13	\$117.92	\$117.92		\$155.02	
4/21/2017	\$1,115.05	3/1/2017	\$1,115.05	\$0.00			\$155.02	
5/25/2017	\$1,115.05	4/1/2017	\$1,115.05	\$0.00			\$155.02	
6/28/2017	\$865.08			\$865.08	\$865.08		\$1,020.10	
7/31/2017	\$865 N8	5/1/2017	\$1.115.05	-\$249.97		\$249.97	\$770.13	

8/25/2017	\$865.08	6/1/2017	\$865.08	\$0.00]			\$770.13	
9/29/2017	\$865.08	7/1/2017	\$865.08	\$0.00			\$770.13	
10/30/2017	\$865.08	8/1/2017	\$865.08	\$0.00			\$770.13	
11/29/2017	\$865.08	9/1/2017	\$865.08	\$0.00			\$770.13	
1/30/2018	\$1,730.16	10/1/2017	\$865.08	\$865.08	\$865.08		\$1,635.21	
1/30/2018	\$3,511.23			\$3,511.23			\$1,635.21	
1/30/2018		11/1/2017	\$865.08	-\$865.08		\$865.08	\$770.13	
2/27/2018	\$865.08	12/1/2017	\$865.08	\$0.00			\$770.13	
3/28/2018	\$865.08	1/1/2018		\$865.08			\$770.13	
4/27/2018	\$865.08	2/1/2018		\$865.08			\$770.13	
5/30/2018	\$865.08	3/1/2018		\$865.08			\$770.13	
7/3/2018	\$865.08	4/1/2018		\$865.08			\$770.13	
8/31/2018	\$1,730.16	5/1/2018	\$865.08	\$865.08	\$865.08		\$1,635.21	
8/31/2018	***************************************	6/1/2018	\$865.08	-\$865.08		\$865.08	\$770.13	
9/28/2018	\$865.08	7/1/2018	\$865.08	\$0.00			\$770.13	_
10/31/2018	\$865.08	8/1/2018	\$865.08	\$0.00			\$770.13	_
11/30/2018	\$865.08	9/1/2018	\$865.08	\$0.00			\$770.13	_
1/31/2019	\$1,730.16	10/1/2018	\$865.08	\$865.08	\$865.08		\$1,635.21	_
1/31/2019		11/1/2018	\$865.08	-\$865.08		\$865.08	\$770.13	$\overline{}$
3/29/2019	\$1,730.16	12/1/2018	\$865.08	\$865.08	\$865.08		\$1,635.21	_
5/31/2019	\$1,730.16	1/1/2019	\$865.08	\$865,08	\$865.08		\$2,500.29	_
7/31/2019	\$865.08	2/1/2019	\$865.08	\$0.00	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		\$2,500.29	_
7/31/2019	<b>Q Q Q Q Q Q Q Q Q Q</b>	3/1/2019	\$865.08	-\$865.08		\$865.08	\$1,635.21	_
7/31/2019		4/1/2019	\$865.08	-\$865.08		\$865.08	\$770.13	_
8/28/2019	\$865,08	5/1/2019	\$865.08	\$0.00		<b>9005.00</b>	\$770.13	_
9/30/2019	\$865.08	6/1/2019	\$865.08	\$0.00			\$770.13	_
10/31/2019	\$1,649.88	7/1/2019	\$865.08	\$784.80	\$865.08		\$1,635.21	-
12/30/2019	\$824.94	8/1/2019	\$865,08	-\$40.14	\$605.00	\$40,14	\$1,595.07	_
1/29/2020	\$1,649.88	9/1/2019	\$865.08	\$784.80	\$784.80	340,14	\$2,379.87	_
2/27/2020	\$824.94	10/1/2019	\$865.08	-\$40.14	57.04.00	\$40.14	\$2,339.73	_
3/24/2020	\$824.94	11/1/2019	\$824.94	\$0.00		940.14	\$2,339.73	_
4/29/2020	\$824.94	12/1/2019	\$824.94	\$0.00			\$2,339.73	_
4/29/2020	3024.34	1/1/2020	\$824.94	-\$824.94		\$824.94	\$1,514.79	_
4/29/2020		2/1/2020	\$824.94	-\$824.94		\$824.94	\$689.85	_
9/10/2020	\$4,124.70	3/1/2020	\$824.94	\$3,299.76	\$3,299.76	3024.34	\$3,989.61	_
9/10/2020	34,124.70	4/1/2020	\$824.94	-\$824.94	33,233.70	824.94	\$3,164.67	_
9/10/2020		5/1/2020	\$824.94	-\$824.94		824.94	\$2,339.73	_
				-\$824.94				_
9/10/2020		6/1/2020	\$824.94	-\$824.94		824.94 824.94	\$1,514.79 \$689.85	
9/10/2020		7/1/2020	\$824.94	\$0.00		024,34	\$689.85	_
		-						_
			_	\$0.00			\$689.85	_
				\$0.00			\$689.85	_
				\$0.00			\$689.85	_
				\$0.00			\$689.85	_
				\$0.00			\$689.85	
				\$0.00			\$689.85	

#### IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF WEST VIRGINIA (WHEELING)

IN THE MATTER OF: JOHN J. MAGNONE AUTUMN M. MAGNONE DEBTORS CASE NO. 15-00009

CHAPTER 13

#### **CERTIFICATE OF SERVICE**

The undersigned, Timothy J. Amos, attorney for BSI FINANCIAL SERVICES, a corporation, for itself, its successors and/or assigns, or as servicer, hereby certifies that on the 17th day of September, 2020, he served the foregoing and hereto annexed RESPONSE TO NOTICE OF FINAL CURE PAYMENT by mailing, postage prepaid, true copies thereof through the United States Mail, addressed as follows:

John J. Magnone Autumn M. Magnone 101 Bird Way Weirton, WV 26062

And served via electronic filing as follows:

Roger A. Isla Isla Law Offices Debtors Counsel

Helen M. Morris Meagan Preece Office of the Chapter 13 Trustee

> Timothy J. Amos WV State Bar #7683 Post Office Box 81

Parkersburg, WV 26102 Telephone: 304/485-3851

Fax: 304/485-0261